



Order Filed on October 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004.2(c)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

In Re:

NICOLE D. REYNOLDS,
Debtor

Case No.: 20-14450-JNP

Judge: Jerrold N. Poslusny Jr.

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2015 INFINITI Q50 SEDAN 4D PREMIUM AWD V6

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: October 27, 2021

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

2

Debtor: Nicole D. Reynolds
Case No.: 20-14450-JNP
Caption of Order: Consent Order Modifying Stay as To Personal Property

1. The 11 U.S.C. §§ 362(a) Stay as to Capital One Auto Finance, a division of Capital One, N.A., its successors and/or assigns ("Movant"), with respect to the personal property of the Debtor described as a 2015 INFINITI Q50 Sedan 4D Premium AWD V6, V.I.N. JN1BV7AR6FM403663, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtor complies with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant, Debtor agrees to:

DATE PAYMENT DUE	ADEQUATE ASSURANCE PAYMENT	ARREARS	TOTAL
11/10/21	\$588.87	\$443.53	\$1,032.40
12/10/21	\$588.87	\$443.53	\$1,032.40
01/10/22	\$588.87	\$443.53	\$1,032.40
02/10/22	\$588.87	\$443.53	\$1,032.40
03/10/22	\$588.87	\$443.53	\$1,032.40
04/10/22	\$588.87	\$443.53	\$1,032.40
Total	\$3,533.22	\$2,661.18	\$6,194.40

; and

(b) Debtor will resume making all future regular monthly installment payments of \$588.87 (subject to changes for taxes, insurance costs and late fees, if any) beginning on May 10, 2022; Debtor will timely make each payment in accordance with the terms and conditions of the loan document between Debtor and Movant.

3.

Debtor: Nicole D. Reynolds
Case No.: 20-14450-JNP
Caption of Order: Consent Order Modifying Stay as To Personal Property

2. Debtor will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtor will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$313.00 for attorney's fees and costs.

3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

4. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor and counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be

4

Debtor: Nicole D. Reynolds
Case No.: 20-14450-JNP
Caption of Order: Consent Order Modifying Stay as To Personal Property

granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle.

6. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

7. Debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



Joseph J. Rogers, Esquire
Washington Professional Campus
900 Route 168
Suite 1-4
Turnersville, NJ 08012
Attorney for Debtor



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown St.
Philadelphia, PA 19130
Attorney for Capital One Auto
Finance, a division of Capital One,
N.A.

10/26/21

In re:
Nicole D Reynolds
Debtor

Case No. 20-14450-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db	+ Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Joseph J. Rogers	on behalf of Debtor Nicole D Reynolds jjresq@comcast.net jjrogers0507@gmail.com
Linda S. Fossi	on behalf of Creditor US Bank Cust/PC7 Firsttrust Bk lfossi@zeitlawfirm.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Oct 27, 2021

Form ID: pdf903

Total Noticed: 1

gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7